



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

Savings Basket

A combination of an interest bearing deposit scheme and cash margin account that will allow you to receive guaranteed high returns as yearly profit.

Minimum Balance Requirement	OMR 30,000 and above
Investment / Cash Margin Ration	90 / 10
Interest Rate Calculation	90% of the deposited amount will be automatically invested as a fixed deposit at your choice. The remaining 10% will be deposited as a savings amount. With a complementary: - Credit Card with a maximum limit of 10% from the savings value - Overdraft facility with a maximum limit of 10% from the savings value
Applicable For	Omani and Non-Omanis
Account Currency	OMR
Minimum Balance Fees (In case minimum balance requirement is not met)	Not applicable
Interest Rate	5.80% on Fixed Deposit 1.50% on Saving Deposit
Withdrawal	Within the first 6 months no interest to be given to client 6 months to 9 months the last 3 months interest penalty to be paid by client 9 months to 12 months the last 2 months interest penalty to be paid by client
Tenor	One year
Interest Pay Out Frequency	Not applicable
Cheque Book	Not applicable
Debit Card (VISA)	Not applicable
Loss, Theft, Fraud or Misuse of Account and/or Debit Card	Inform that bank immediately by calling 24754044/ contactus@oman-arabbank.com

Account Closure Charges	Not applicable
Transaction Statements	Transactions can be checked through OAB Online internet or mobile banking or through ATMs
Required Documents	For Omani: 1) Valid ID card 2) Filling & signing the application form For Non-Omani: 1) Valid resident card and passport 2) Filling & signing the application form
Fees & Charges	Please refer to Tariff of Charges Oman Arab Bank (oman-arabbank.com)
Terms & Conditions	Please refer to Terms and conditions Oman Arab Bank (oman-arabbank.com)
Support & Complains	Contact OAB 'FIL KHIDMA' Call center on 24754444

I ACKNOWLEDGE RECEIVING THIS KEY FACTS STATEMENT

Customer name: _____ **Customer signature:** _____ **Date:** _____

*** Charges are inclusive of VAT, where applicable**